

The Development of Financial Management Teaching Materials with Assure Model

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Abstract

This study aims to develop financial management teaching materials with Assure model. The phenomenon that occurs in this study is the lack of students' ability in understanding financial management and the lack of students' independence in learning and lack of availability in teaching materials of learning financial management. Based on the study results, students of accounting education in fourth semester are 96 people consisting of 10 men and 86 women. From 96 students, it is viewed from the parents' income that 39.58% of parents' income is between 2 million to 2.99 million, 32.29% parents' income is 1 million to 1.99 million and the rest is that the students' income is above 3 million. If it is seen from the initial ability of accounting education students in the subject of financial management, it is still in low category, this is because the student has never been familiar with financial management learning, and if it is viewed from the student learning style that the student's visual learning style tends in using learning media, based on study result of 66.67% student very agree in study using media, 15.62% student strongly agree to hear friends' explanation and 7.29% student strongly agree learning is done with concept map. If it seen from the auditory learning style, the student is more inclined to the learning which is done with the discussion, that is 35.42% and the learning which is done with music is to 19.79%, while the students who strongly agree with game are 16.67%. And in terms of kinesthetic learning style more students who tend to study at the field are 34.38%. Based on the results of questionnaires that are distributed to students based on characteristics, then it is developed teaching materials of financial management, among others, the development of Assure learning model that refers to the learning strategy by applying some learning models include Project Based Learning model, Discussion and Inquiry, Problem based Learning, and developing learning media

Keywords: Assure Model, Financial Management

INTRODUCTION

According to Ahmadi (154: 53) learning strategy is the whole process of learning that involves various components as part of the procedures which are used to produce certain learning outcomes. To achieve the learning outcomes, there are many things which are done by teachers such as those that are related to the strategy of organizing learning i.e. a strategy that is done by arranging the teaching materials that are done both per semester and teaching materials that are given each time meeting, giving the subject matter and making the summary and making the format of assessment on the material mastery, in addition to the above The delivery of learning strategy in terms of using media and methods in the delivery of learning and learning management strategies, they are also conducted by teaching staff that ranging from motivating to providing feedback and providing stimulus to students to achieve quality learning.

Quality learning should be supported by learning tools that have been planned in advance, in the form of learning media. There are many forms of media which are used in the learning process according to Asrar (2013: 43) classifies the media as follows: e.g. the media of Audio, print, silent visual projection, audio visual projections, visual motion of physical objects, computers, people and the environment. But to choose the right media in the learning process is very difficult. In which the learning media is very helpful in the learning process so that in the end the child will get good learning outcomes.

ASSURE Learning Model is a learning model that can help students towards the better way in which ASSURE learning teachers are required to be more active in providing learning tools as a learning source. As the low learning outcomes are influenced by the learning source, one of them is teaching materials as a source of knowledge, it is supported by research results of Muhammad Ikhsan (2015) that there is an increase in learning results before using accounting learning outcomes module by 72% and after using the module it rises to 83%. Besides, the activity also increases from 72% to 93%.

In this study, the priority is to improve the quality of learning through the ASSURE learning model, in the learning process it is assisted by learning devices i.e. computer-based learning media, this media is used for learning that is more varied so that children are not saturated and monotonous in learning, in addition, the teaching materials of financial management that can be utilized by lecturers and students, as a learning resource in the teaching materials is available in the evaluation tool for children which is more easily perform activities in testing themselves after understanding the materials that are taught in accordance with the needs and challenges in the world of work, so that learning can done in quality. This study can generally support the improvement and development of science and technology in accordance with the output to be produced in this study.

Based on the above description, the problem formulation of this study is: How the development of learning, development of teaching materials, and developers of financial management learning media through Assure model. In this study the priority is to improve the quality of learning through the ASSURE learning model, in the learning process, it is assisted by learning devices i.e. computer-based learning media, this media is used for learning that is more varied so that children are not saturated and monotonous in learning, in addition to the teaching materials of financial management that can be utilized by lecturers and students, as a learning resource in the teaching materials is available in evaluation tool for children more easily perform activities in testing themselves after understanding the materials that are taught in accordance with the needs and challenges in the world of work, so that learning can be done in quality. This study can generally support the improvement and development of science and technology in accordance with the output to be produced in this study.

LITERATURE REVIEW

1. ASSURE Learning Model

Model is one way that can be used by teaching staff before doing learning process, so that learning can be achieved according to objective.

ASSURE Learning Model is a learning process where children are required to develop creativity of learning independently, effectively and efficiently. It is by studying the material which is presented in accordance with the formulation of predetermined objectives, especially on learning activities that use the technology media.

According to Michael Molanda (2005) to develop learning creativity, teachers are required to create an activity. Activity can be designed by planning with ASSURE learning system. Where this ASSURE learning stands for:

- A = Analysis of Student Character
- S = Setting learning objectives
- S = Selection of Media, Methods, and Materials
- U = Utilizing Teaching Materials
- R = Revolving students in Learning Activity
- E = Evaluation and revision

While in developing learning based on the view thought of Robert M.Gagne (1985) about learning events, effective learning design should start from an effort that can trigger or motivate a person to learn. This step needs to be followed by a systematic learning process, assessment of learning outcomes, and feedback on the achievement of learning results continuously.

While Smaldino, James D, Russell, Robert Henich and Michael Molanda (2005) suggest that the design of ASSURE learning can be done with the following steps:

1. Analyze Learners

It is the first step that needs to be done by identifying the characteristics of students who will perform learning activities. By covering 3 factors, they are:

- a. General characteristics
- b. Diagnosing initial ability
- c. Learning styles (Modality of Learning)

According to Bobbi Deporter and Hernacki (2011: 110) Learning modality is the easiest way for a person to absorb information. Broadly speaking one's learning style can be divided into three, namely:

Auditory: the type of person who is more receptive to lessons with more dominant hearing

Visual: the type of person who is more receptive to lessons with more dominant eyesight

Kinesthetic: the type of person who is more receptive to lessons with movement or physical touch.

2. State Standard and Objectives (Setting Standards and Purposes)

In this step, Assure learning model refers to the learning objectives in accordance with the syllabus and the curriculum that are used, or they are formulated by the designer in accordance with the learning objectives. This objective must be complete, and clear in accordance with clarity and completeness in using learning models, media utilization and learning resources and Assessment in teaching and learning activities. The formulas are elaborated in the form of ABCD namely Audien, Behavior, Condition and Degree.

3. Select, Method, Media and Material (Selecting strategies, media and teaching materials)

The choice of strategy can contain Attention (students' attention), Relevant to wholeness and purpose, Convident i.e. learning design can help the meaning of knowledge by Student and student learning effort and appropriate strategy.

Or it is abbreviated with ARCS. Selection of media can be done with the diversity of students and in accordance with the objectives to be achieved. These three components are very important in helping students achieve learning objectives. In selecting media and teaching materials, teacher can modify the teaching materials that have been available and can produce new teaching materials.

4. Utilize technology, Media and Materials (Using Technology, Media and Teaching Materials)
 According to Rudi Bretz (In Ali hamzah 2014: 99) classifies the media on the basis of a medium complexity, that he divides it into two groups:
 Audio visual motion media, Audio visual silent media, Audio Visual semi motion, Visual motion media, Visual silent media, Semi motion media
 Small media (simple and inexpensive media) such as Slide, Audio, Transparency and text
 In addition, Henick et al (in Asrar and Asrul 2013: 44) classify the simpler media as follows:
 Unprojected media, projected media, audio media, video media, computer-based media, and Multi media. Before using technology, media and instructional materials, the Instructor or designer must first test to ensure that all three components can function effectively in the actual situation.
5. Require Learner Participation (Developing Participation of Learners)
 In this step the participation of learners is very supportive in the learning process. In this case the teaching staffs are required to have experience in the practice of applying, analyzing, synthesizing and evaluating. It is in line with constructivist that learning is an active mental process which is built on an authentic experience, in which children will receive informative feedback to achieve their goals in learning
6. Evaluate and Revise
 In this step a teaching staff should conduct assessments and improvements in sharing very basic aspects to develop the quality of learning. The assessment can be made on:
 - a. Based on student learning outcomes
 - b. Assessment based on portfolio learning outcomes
 - c. Assessing and Improving Strategy, technology and media
 - d. Revising strategy, technology and media

Based on the opinion of the experts, a person who performs the learning process must be able to make the learning design in accordance with the child's characteristics, they are the learning style, the ability to design the learning media, to perform the appropriate strategy and to choose the method in the learning process and to be able to evaluate and to revise all the deficiencies in the learning process.

2. Financial Management

Financial Management is one of the fund management, which deals with activities of how to raise funds, manage funds and manage assets. Financial management has the purpose of how to maximize the wealth of shareholders that are derived from maximizing corporate value i.e. the present value or shareholder profits that are expected to be obtained in the future.

According to Dermawan (2006:3) there are 10 principles that form the basis of financial management;

- Principle 1. The existence of a balance between risk and rate of return, do not increase the risk unless it is followed by an increase in the rate of return on investment.
- Principle 2. There is a time value of money, the money which is received today is more valuable than the money which is received in the future.
- Principle 3. The main thing is cash surplus not profit.
- Principle 4. The increase in cash flow is the only change to be considered
- Principle 5. The condition of market competition is the reason why it is very difficult to obtain projects with tremendous benefits
- Principle 6. An efficient capital market is a market that reacts quickly at the right price,
- Principle 7. The agency problem, managers will not work for the benefit of the company owners if it is not in accordance with their interests.
- Principle 8. There is a bias of business decisions because of taxation
- Principle 9. Not all risks are equal, there are several risks that can be diversified
- Principle 10. Doing what is right is ethical behavior and there are many ethical dilemmas in financial management.

RESEARCH METHODS

The approach which is used in this study is descriptive approach by describing the data that is obtained from the results by spreading the questionnaire, the design of teaching materials and learning media. This study uses the method of Experiment. It is a method that conducts experiments of learning media and teaching materials. In this case the researcher tries to apply directly to the learning that will be done by using learning media of Assure learning model. The stages of the Assure learning model can be described as follows:

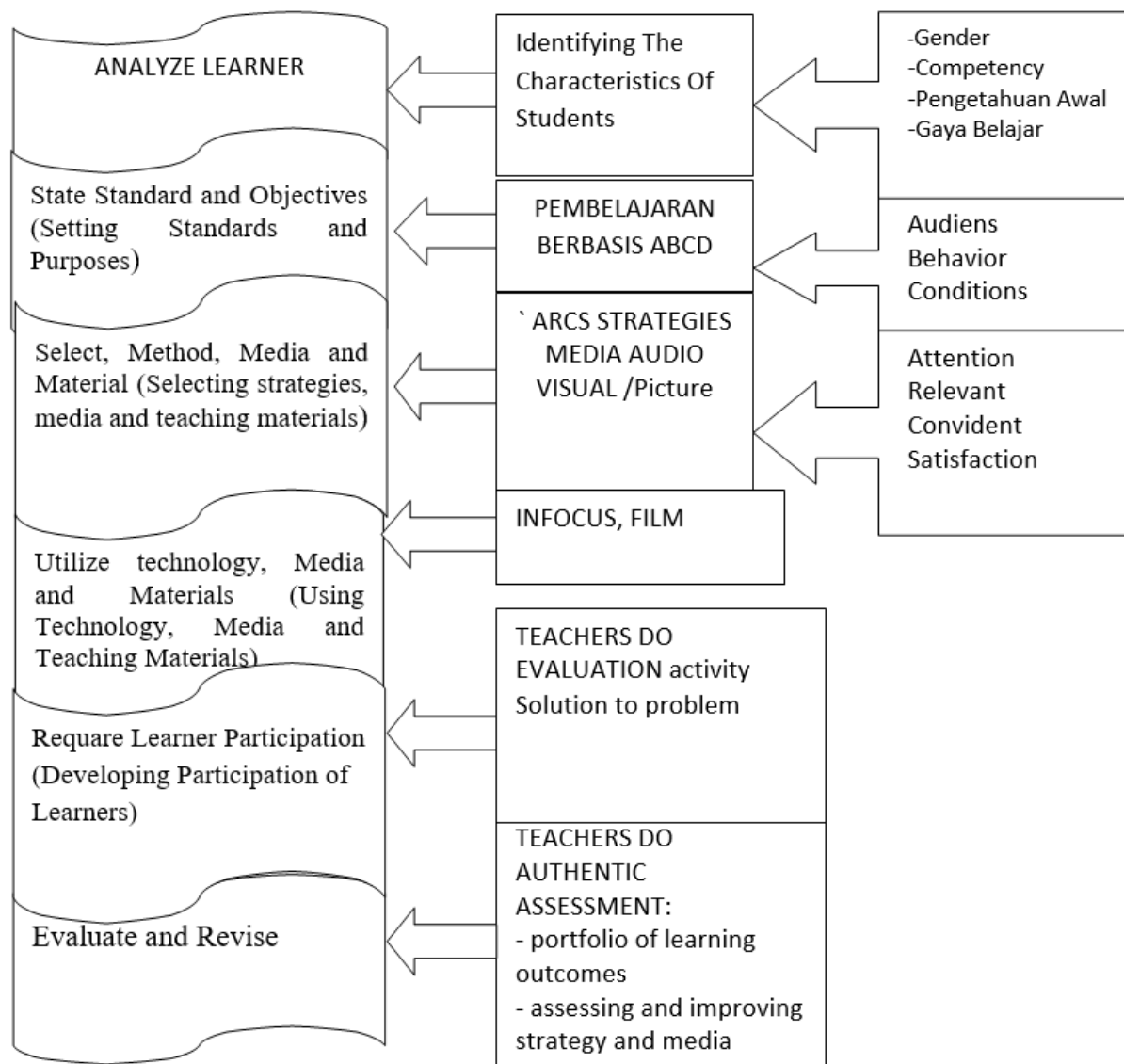


Figure:1. The Assure Learning Model

This study is conducted at Muhammadiyah University of Sumatra Utara at the Faculty of Teacher Training and Education of Accounting Education Study Program. That is to the fourth semester students. The data collection techniques are conducted using questionnaires, Observation, Test and Literature Studies.

RESULT AND DISCUSSION

Research Results

Development of teaching materials on Financial Management with ASSURE model is done by analyzing the needs of the earlier, among others:

1. Analysis of student characteristics

Analysis of students characteristic in this case there are three components consisting of gender, number of families and income of parents.

Accounting education study program for students in the fourth semester are 96 people that consist of 10 men and 86 women, they are of 4 classes i.e. morning and evening classes, for more details, it can be seen from table 1 below.

Table. 1
The Number of Students of Accounting Study Program of FKIP Umsu Education Based on Gender

Academic Year	Male	Female
Fourth semester A/Morning	3	25
Fourth semester B/PMorning	2	23
Fourth semester A/evening	2	26
Fourth semester A/Night	3	12
Total	10	86

Based on the number of families can be seen from table 2 below:

Table 2
The Number of Students of Accounting Education Program FKIP UMSU Based on Number of Families

Number of Families	Frekuensi	%
3	6	6,25%
4	13	13,54%
5	17	17,70%
6	24	25%
7	14	14,58%
6	11	11,46%
9	8	8,33%
10	2	2,1%
Total	96	100%

The number of student families in accounting education varies

Student characteristics in terms of parents' income can be seen from table 3 below

Table 3
Number of Students of Accounting Education Program Fkip Umsu Based on Parents Income

Parents Income	Frekuensi	%
1 – 1,9 juta	31	32,29%
2 – 2,9 juta	38	39,58%
3 – 2,9 juta	17	17,71 %
>4 juta	10	10,42%
JUMLAH	96	100%

Based on the above table, of 96 students, they are 38 students whose parents earn between 2 - 2.9 million rupiah.

2. Diagnosis of early ability in learning

Initial ability is the ability that has been obtained by the student before he acquired the material skills that will be taught, the initial ability of the student can be reviewed in terms of koqnitif, cultural background, personality differences, attitudes and feelings. Below are the initial cognitive abilities of accounting education students as follows:

Table .4
Number of Students of Accounting Education Program Fkip Umsu Based on Initial Ability

Learning Outcomes	Frekuensi	%	Category
80 -100	0	0	Very High
60-79	5	5,20%	High
40-59	25	26,04%	Medium
20-39	50	52,08%	Low
0-19	19	19,79%	Very Low
Total	96	100%	100%

From the table above the initial ability of students before the financial management learning is given, the number of students who get the most value is the value of 20-39 as many as 50 people are still in the low category.

UMSU Student learning style of Accounting Education Study Program in FKIP UMSU

The questionnaire results which are spread shows the student learning style of accounting education study program are as follows:

1). Visual Learning Style

Visual learning style is the learning style which is associated with vision. The research results in relation to the student learning style of accounting study program in semester IV are as follows, The Author Gives to the Respondents. with the following criteria: Strongly Agree (SA), Agree (A), Less Agree (LA), and Disagree (DA)

Table. 5
Visual learning style on accounting education Study program in FKIP UMSU

	SA	%	A	%	LS	%	DA	%	AMOUNT
Students prefer to learn by learning media	64	66,67%	31	32,29%	0	0	1	0,1%	96
Students prefer to see the concept map instead of hearing explanations from friends	7	7,29%	31	32,29%	48	0,50	10	10,42%	96
Students prefer to see explanations from friends	15	15,62%	52	54,17	23	23,95%	6	6,25%	96

Based on the above table that the student learning style of accounting education is that 66.67% strongly agree learn to use the media, 15.62% learn from friends and 7.29% of students use concept maps in learning.

2.) Auditory Learning Style

Auditory learning style is a learning style which is done through hearing. The student learning style of accounting education study program in terms of auditory style can be seen from the table below with The Author Gives to the Respondents. with the following criteria: Strongly Agree (SA), Agree (A), Less Agree (LA), Disagree (DA).

Table. 6
Auditory Learning Style on accounting education Study Program in FKIP UMSU

	SA	%	A	%	LA	%	DA	%	AMOUNT
Students prefer to learn by using games	16	16,67%	38	39,58%	23	23,96%	19	19,79%	96
Students who study are interspersed by music	19	19,79%	41	42,71%	23	23,966%	13	13,54%	96
Students who are happy with learning to discuss	34	35,42%	51	53,12%	9	9,37%	2	2,08%	96

Based on the above table, students who very agree to learn by using the method of Discussion are 35.42%, learning interspersed by music are 19.97% and students learn by using the game are 16.67%

3.) Kinesthetic Learning Style

Kinesthetic learning style is a learning style that students do with movement or physical touch. The student learning style of Accounting Study Program with learning style with movement or physical touch can be seen from the table below:

Table. 7
Kinesthetic Learning Style on Accounting Education Study Program in FKIP UMSU

	SA	%	A	%	LA	%	DA	%	AMOUNT
Students who are happy to make beautiful writing in the lesson note	12	12,5%	57	59,38%	21	21,87%	6	6,25%	96
Students who love learning with field practice	33	34,38%	53	55,21%	10	10,42%	0	0	96
Doing everything that allows his hands to be active	0	0	30	31,25%	41	42,71%	25	26,045%	96
Touching everything ehat is encountered while studying	28	29,16%	50	52,08%	11	11,46%	7	7,29%	96
Students who are difficult to keep silent while studying	17	17,71%	55	57,29%	19	19,79%	5	5,21%	96
Students who find it difficult to master abstract thing	1	1,04%	15	15,62%	49	51,04%	31	32,29%	96

3. Learning objectives

Financial management learning is inseparable from the curriculum which is applicable to the accounting education study program in FKIP UMSU. The curriculum which is used in accounting education program is a curriculum based on KKNi, i.e. the curriculum which is composed by four parameters namely; Knowledge (Science), Skills, Affections and Competencies. The learning achievement in this financial management course is the accumulation in the terms of cognitive, psychomotor affective and competence which is achieved through a structured education process covering the field of science/skills through work experience.

The parameters to achieve learning objectives can be seen from the table below:

Learning Outcome		
Attitude	1	Acknowledging the Almighty God and showing the religious attitude;
	2	Upholding humanity in the exercise of tasks based on religion, morals, and ethics;
	3	Contributing to the improvement of the life quality of society, nation, state, and progress of civilization based on Pancasila;
	4	Serving as a proud citizen and love of the homeland, having nationalism and a sense of responsibility to the state and nation;
	5	Respecting cultural, views, religion, and beliefs diversity, as well as the original opinions or findings of others;
	6	Working together and having social sensitivity and concern for the community and the environment;
	7	Obedying the law and discipline in social life and state;
	8	Internalizing academic values, norms, and ethics;
	9	Demonstrating responsible attitudes for the work of his expertise field independently
	10	Internalizing the spirit of independence, stability and entrepreneurship
	11	Internalizing the value of Al Islam and Muhammadiyah in the life of nation and state
General Skills	1	Capable to apply logical, critical, systematic, and innovative thinking in the context of development or implementation of science and technology that cares and implements the value of humanities which is appropriate to his area of expertise
	2	Capable to demonstrate independent, quality, and measurable performance
	3	Capable to examine the implications of the development or implementation of the science and technology which concern and implement the value of humanities according to their expertise based on rules, procedures and scientific ethics in order to produce solutions, ideas, designs or art criticism, compile scientific descriptions of the study results in the form of thesis or report task end, and upload it on the university page
	4	Developing a scientific description of the above study results in the form of a thesis or final report, and uploading it on the university page:
	5	Capable to make informed decisions in the context of problem solving in the area of expertise, based on the results of information and data analysis;
	6	Capable to maintain and to develop networks with counselors, colleagues both within and outside of his institution;
	7	Capable to account for the achievement of group work and to supervise and to evaluate the completion of work which is assigned to the worker under his responsibility
	8	Capable to conduct a self-evaluation process to the working groups under his responsibility, and capable to manage learning independently; and
	9	Capable of documenting, storing, securing, and recovering data to ensure validity and prevent plagiarism
Special Skills	1	Capable to apply the concepts and principles of pedagogy, didactics of Economics and Accounting as well as the science of Economics and Accounting to perform planning, management, implementation, evaluation, by utilizing life skills-oriented science and technology
	2	Capable to apply the concepts, structures, materials and thinking patterns of Economics and Accounting which are necessary to implement learning in elementary and secondary education units and the study to the next level
	3	Capable to carry out the concepts and principles of pedagogy, didactics of Economics and Accounting as well as research to support his professional duties as an educator of Economy and Accounting
	4	Capable to conduct research and to publish the results so that it can be used as an alternative in problem solving in the field of Economic and Accounting Education
	5	Capable to make the right decisions in the field of Economic and Accounting Education based on relevant information and data
	6	Capable to account for the achievement of institutional or organizational work and can work in groups
	7	Capable to master the concept and basic principles of entrepreneurship
Knowledge (K)	1	Mastering the concepts and principles of pedagogy, didactics of economics and accounting and scientific of economics and accounting for planning, management, implementation, evaluation, by using life skills-oriented science and technology
	2	Mastering the concepts, structures, materials and thinking patterns of economics and accounting which are necessary to carry out learning in secondary education units and the study to the next level
	3	Mastering the concepts and principles of pedagogy, economic and accounting didactics and research to support his professional duties as an economic and accounting educator
	4	Mastering the research methods and publishing the results so that it can be used as an alternative in problem solving in the field of Economic and Accounting Education
	5	Mastering concepts and principles in appropriate decision making in the field of economic and accounting education based on relevant information and data
	6	Mastering the basic concepts and principles of entrepreneurship

4. Selection of Media, Methods and Materials

In financial management learning, Staff is teaching by using Power point media as a tool. In this learning, the strategy which is chosen is a discussion strategy where with discussion they can reveal all ideas actively about what may be faced in the era of globalization. Here the teaching staff usually asks students questions, in which the students are challenged to hone their knowledge. The group learning strategies are common with the

strategies that students can exchange ideas with peers and also with this strategy, it can hone students' social skills. In addition to this learning model that is done in learning finance management is using a model of project based learning, where students are involved in a project problem that they have to work on, ranging from counting to analyzing from the financial statements of one company, this is done so that students are more active and exchanging ideas in working on the project. They are easy to remember in faster way because they do the calculations.

5. Teaching Materials

Teaching materials is as a tool in the learning process, financial management is a subject of fund management, on accounting education study program, teaching materials that are used are the teaching materials in the form of books, lecturers only give freedom to students in choosing the teaching materials that are related to financial management, without having any specificity in choosing teaching materials.

6. Involving students in teaching and learning process

In the learning process, teaching staff do the learning with various learning strategies that are tailored to the competencies which will be achieved in terms of learning, students are directly involved in various learning problems,

7. Evaluation

Evaluation is an assessment which is done by a teacher to his students, to find out whether the student has mastered or understood the learning which is done by the teaching staff. In accounting education study program, the teacher gives an assessment based on the decision which is taken by the faculty as a predefined rule. The evaluation which is conducted on accounting education study program consists of:

1. Assessment of student attendance
Student attendance is calculated in one semester for 14 times meeting with weight
2. Assessment of Self Assignment
Assessment of self-assignment is based on the material which is presented and accumulated and then it is averaged
3. Assessment of structured assignments
This assessment is based on group work of students consisting of:
 - a. Report Task
 - b. Mini research
 - c. Journal
4. Assessment of attitudes consisting of the indicators:
 - a. Discipline
 - b. Politeness
 - c. Appearance
 - d. Ability to work together
 - e. Ability to communicate
 - f. Commitment
 - g. Exemplary
 - h. Spirit
 - i. Be responsible
 - j. Empathy

RESEARCH DISCUSSION

The development of teaching materials in financial management is oriented to the design of systems that prioritize the principle of harmony between the goals that will be achieved. The strategy to achieve the goals and the evaluation are as the evaluation tool.

The presentation form that will be given is tailored to the material that will be presented, as for the material that will be presented consists of several chapters. Based on these principles then the learning of financial management can be developed, among others related to:

1. The scope of financial management
2. Money market and capital market
3. Analysis of financial statements
4. Financial forecasting
5. Profit planning
6. Working Capital Management
7. Time value of money
8. Investments in cash and securities
9. Investments in receivables
10. Inventory management

11. Corporate Budget

In order for students to be able to apply financial management competencies that have been studied in everyday problems, some teaching materials are designed contextually. And the learning model is done with several models, they are Tutorial learning model, Reciprocal Teaching Learning Model, Learning Model, Project Based Learning, considering project based learning method is a project based learning that will be done from some financial cases, for example is the case in measuring the financial performance of the company. In addition, it is the Inquiry learning model, which is a learning model based on problem analysis and from the financial problems, it will find something.

In addition to the above thing, problem-based learning model is also presented in the development of teaching materials, considering the problem-based learning is the learning that activates students, as well as provide motivation to students to be more active in working on issues that are related to finance. It can be presented in the overall material which is contained in financial management.

The development of teaching materials by involving students in teaching and learning process

Interest is a source of motivation that encourages people to do what they want if they are free to choose. When someone judges that something will be useful, he will become interested in then it will bring satisfaction. When satisfaction decreases then interest will also decrease. So interest is not permanent, but interest is temporary or may vary".

Interest is in paying attention to a person, a thing or activity, or something that can influence to the experience that has been stimulated by the activity itself. In other words, interest can be a cause of activity and the result of participation in that activity". Interest is as the activities or tasks that arouse feelings of curiosity, concern, and fun or pleasure. Interest can be an indicator of a person's strength in a particular area where he or she will be motivated to learn it and demonstrate high performance".

Based on the above description, the development of teaching materials for financial management is also adapted to the interests of students by applying learning models that can foster students' interest and activities, for example Learning Model of Problem Based learning, Inquiry, Project based learning,

CONCLUSION AND SUGGESTION

Conclusion

Based on the research results, it can be concluded as follows:

In developing financial management teaching materials with Assure model, it can be done:

1. Analysis of needs in terms of student characteristics, they are:
Gender, parents' income, initial ability, and student learning style.
Student learning style can be divided into visual learning style based on research result, student learning style which tends to learn using learning media, 66.67% and 15.62% student strongly agree to hear friends' explanation and 7.29% student strongly agree learning which is done with concept maps.
If it is seen from auditory learning style, students tend to do the learning with the discussion, that is 35.42% and the learning which is done with music is 19.79%, while the students who strongly agree with game are 16.67%.
And in terms of kinesthetic learning styles, students more tend to study at the field that is 34.38%.
2. Teaching materials are tailored to the objectives of learning, the Learning objectives are tailored to the competence that will be achieved.
3. Learning media, adjust to the learning materials and learning strategies
4. The teaching materials which are used are tailored with the syllabus
5. Learning strategy is very helpful in creating an atmosphere of learning, so that students are motivated in learning.
6. Evaluation, it can be done in accordance with the material which is taught, Attitude and skills of the student.

Suggestion

Based on the research results, in this study it is suggested

1. In order for the availability of learning facilities and infrastructures that enable students to learn actively and creatively.
2. Add the number of books that are related to financial management books,
3. The learning pattern should be adjusted to the characteristics of students
4. Learning model should be varied so that students are not bored

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